

State of Michigan
Department of Energy, Labor and Economic Growth
Office of Financial and Insurance Regulation

Revised Enforcement Actions
April – June 2010

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
1 st Class, Inc.	7400	Deferred Presentment	10-29-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	4-14-10	\$500 Civil Penalty
Acso of Michigan, Inc.	7551	Deferred Presentment	2-12-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-3-10	\$6,000 Civil Penalty
Acso of Michigan, Inc.	7658	Deferred Presentment	4-20-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-7-10	\$1,500 Civil Penalty
Activa Benefit Services LLC	7152	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 550.936 Failure to File Form	Consent Order	6-8-10	\$250 Civil Penalty

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All Smiles Catering Co. Baby Mike Music Publishing Co. D.L. Weems Enterprises, Inc. Garth, Latonya CWJC Holdings Group, Inc. Garth & Company, Inc. Colliers International International Assets, Inc. League For Creative Thinking, Inc. LG and Associates, Inc. Shotown Productions, Inc. The Credit Driven Corp. Tosto, Len Tyron Holdings Group, Inc. Weems, Desmond Winans & Associates, Inc. Winans Foundation Trust Winans, Michael	7597	Securities	3-4-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	5-7-10	Final Order to Cease & Desist

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Alliance of Transylvanian Saxons	6518	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-18-10	\$1,000 Civil Penalty
American Family Life Assurance Company of Columbus	7594	Insurance	4-5-10	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	6-4-10	\$200 Civil Penalty
American Select Insurance Co.	6740	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-11-10	\$1,000 Civil Penalty
American Trade Association Real Benefits Assoc. Serve America Assurance	7518	Insurance	12-14-09	Cease and Desist Order	MCL 500.402 Unlicensed Activity	Cease and Desist	6-10-10	Final Cease and Desist Order
Amos, Barbara S.	5486	Insurance	3-14-09	Complaint	MCL 500.249(a) Failure to Respond	Final Decision	4-6-10	Revoke License

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Barry, Jeffrey	5167	Consumer Finance	6-24-10	Notice of Intent to Prohibit	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	4-15-10	Prohibition
Bosek, Melissa A. Title Michigan Agency LTD	5250	Insurance	12-07-07	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	6-2-10	Revoke License
Bunting, Jennifer Blackwood LLC	6987	Insurance	4-20-09	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	4-6-10	Revoke License
Capitol Discount and Second Hand Store, Inc.	7568	Deferred Presentment	2-18-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-20-10	\$500 Civil Penalty
Carpenter, Mark J. TGBG Financial	7549	Securities	3-4-10	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	6-22-10	Revoke License

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Cash Co., Inc.	7566	Deferred Presentment	2-18-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-20-10	\$1,000 Civil Penalty
Cash In A Flash, Inc. of Michigan	7576	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-3-10	\$5,000 Civil Penalty
Cash On The Go, L.L.C.	7498	Deferred Presentment	10-27-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	4-30-10	\$7,500 Civil Penalty
Chastain, Derek	7601	Insurance	3-19-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	4-15-10	Revoke License
Check & Cash USA, LLC	7577	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	5-3-10	\$1,500 Civil Penalty

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Chicago Title Insurance Company	6513	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-28-10	\$1,000 Civil Penalty
Chicago Title Insurance Company	6891	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-28-10	\$1,000 Civil Penalty
Credit Suisse First Boston LLC	7771	Securities	5-26-10	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	6-10-10	\$118,474.03 to the State of Michigan General Fund \$13,163.78 to the Michigan Investor Protection Fund
Delo, Gina	7504	Credit Union	2-9-10	Notice of Intent to Prohibit	MCL 490.342 Misconduct of Business	Prohibition	4-15-10	Prohibition
Denham, John	7322	Consumer Finance	7-22-09	Subpoena to Appear	MCL 445.1668(8) Violations of the MBLSLA	Consent Order	5-13-10	Consent Order of Prohibition

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Dicker & Deal, Inc.	7615	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-3-10	\$3,000 Civil Penalty
Doctor, Kenneth R.	7514	Credit Union	2-22-10	Notice of Intent to Prohibit	MCL 490.305(1) Failure to maintain books MCL 490.342 Misconduct of Business	Final Decision	4-12-10	Final Decision to Prohibit
Epstein, Keith L.	7165	Securities	5-13-09	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	4-23-10	Revoke License \$1,000 Civil Penalty
Equity Mortgage Funding, Inc.	7605	Consumer Finance	3-22-10	Proposed Consent Order	MCL 445.1671 Failure to maintain books	Consent Order	4-14-10	\$5,000 Civil Penalty
Fairmont Insurance Company	6786	Insurance	8-8-08	Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-10-10	\$1,000 Civil Penalty

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Fairmont Insurance Company	6461	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-10-10	\$1,000 Civil Penalty
Farber, Howard	7145	Insurance	4-9-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	4-5-10	Revoke License
Fidelity National Title Insurance Company	6514	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-27-10	\$1,000 Civil Penalty
Fidelity National Title Insurance Company	6892	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-27-10	\$1,000 Civil Penalty
First Capital Corporation	7354	Consumer Finance	9-18-09	Notice of Intent to Revoke	MCL 445.1654 Failure to provide proof of financial responsibility	Final Order	5-13-10	Revoke License

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First Financial Network, Inc.	7489	Insurance	11-23-09	Notice of Opportunity to Show Compliance	MCL 500.438(3) Failure to Respond	Final Decision	4-9-10	Revoke License
Firststar Credit Union a/k/a Firststar Lending Services	7583	Credit Union	2-10-10	Cease & Desist Order	MCL 490.101 Unlicensed Activity	Final Decision	8-11-09	Final Decision to Cease & Desist
Fresh Money, Inc.	7614	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487. 2153 Misconduct of Business	Consent Order	5-7-10	\$4,000 Civil Penalty
Global Lending Center, LLC	6957	Consumer Finance	4-15-10	Notice of Intent to Revoke	MCL 445.1671 Failure to maintain books	Final Order	5-14-10	Revoke License \$2,000 Civil Penalty
Gordon, Janice M.	5689	Insurance	10-31-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	5-4-10	Revoke License

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Gosslin, Rita	7166	Securities	5-4-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	4-20-10	Final Order to Cease & Desist
Great Lakes Specialty Finance, Inc.	7448	Deferred Presentment	3-19-10	Notice of Opportunity to Show Compliance	MCL 487.2151 Failure to Post	Consent Order	4-19-10	\$2,600 Civil Penalty
Hardesty, James E.	7541	Insurance	1-19-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	4-14-10	Revoke License \$1,500 Civil Penalty
HealthPlus of Michigan, Inc.	7646	Insurance	4-13-10	Notice of Opportunity to Show Compliance	MCL 500.3525 Failure to file proposed revised contract or rate with the commissioner	Consent Order	4-29-10	\$500 Civil Penalty
Heinz, Kurt	7326	Consumer Finance	5-7-10	Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	5-7-10	Consent Order of Prohibition

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Home Financing Company LLC	5551	Consumer Finance	6-8-09	Notice of Intent to Revoke License	MCL 445.1671 Failure to maintain books	Consent Order	6-2-10	Revoke License
Instant Cash Advance Corporation	7495	Deferred Presentment	11-12-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-10-10	\$2,900 Civil Penalty
Instant Cash Advance Corporation	7497	Deferred Presentment	10-29-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	6-10-10	\$600 Civil Penalty
JM Financial, L.L.C.	7556	Consumer Finance	2-12-10	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to maintain books	Consent Order	6-29-10	\$2,000 Civil Penalty
Johnson, Timothy	7484	Insurance	1-6-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	6-10-10	Revoke License

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JPS Title Agency, LLC	5750	Insurance	10-8-08	Complaint	MCL 500.249(a) Failure to Respond	Final Decision	4-15-10	Revoke License
Kelly, Riley J.	5768	Insurance	10-9-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	4-14-10	Revoke License
KSKJ Life, American Slovenian Catholic Union	6529	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-18-10	\$1,000 Civil Penalty
Lanava, William Pacific Life Insurance Company	7523	Insurance	4-19-10	Proposed Consent Order	MCL 500.1208 Effecting insurance in excess of 15% of total premium	Consent Order	5-14-10	\$1,000 Civil Penalty
Life Insurance Company of North America	6636	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-10-10	\$1,000 Civil Penalty

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Livingston, Doris	7543	Insurance	1-25-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	6-11-10	\$2,500 Civil Penalty
Lochard, Beverly Greene	5719	Insurance	11-3-08	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to report other state's administrative action	Consent Order	5-18-10	\$500 Civil Penalty
LRJ Monthly Income Investing	7563	Securities	2-22-10	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	4-22-10	\$500 Civil Penalty
M CO 2, LLC	7609	Deferred Presentment	3-5-10	Notice of Opportunity to Show Compliance	MCL 487.2122 Misconduct of Business	Consent Order	5-18-10	\$500 Civil Penalty
MacDougall, Eric R.	7511	Insurance	12-15-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	5-27-10	\$250 Civil Penalty

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Merrill Lynch, Pierce, Fenner & Smith, Inc.	7525 & 7527	Securities	12-23-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	4-19-10	\$2,785,787.82 to the State of Michigan General Fund \$309,531.98 to the Michigan Investor Protection Fund
Merrill Lynch, Pierce, Fenner & Smith, Inc.	7740	Securities	4-16-10	Proposed Consent Order	MCL 451.601 Employing an unregistered broker-dealer	Consent Order	4-19-10	\$407,245.50 to the State of Michigan General Fund \$45,249.50 to the Michigan Investor Protection Fund
Modert, Isaac	7623	Consumer Finance	6-11-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	6-11-10	Final Order of Prohibition
Moore, Benjamin	7496	Deferred Presentment	11-4-09	Notice of Opportunity to Show Compliance	MCL 487.2159 Failure to maintain service agreement	Consent Order	5-11-10	\$1,500 Civil Penalty
Mortgage 1 Incorporated	7606	Consumer Finance	3-22-10	Proposed Consent Order	MCL 445.1652 Misconduct of Business	Consent Order	4-14-10	\$500 Civil Penalty

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Mulholland, Thomas	7657	Insurance	5-18-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	5-28-10	Revoke License
National Pawn Brokers Outlet of Flint, Inc.	7579	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2141 Failure to maintain records	Consent Order	6-11-10	\$1,500 Civil Penalty
Norton, Jeffrey	7461	Insurance	10-21-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	5-17-10	Revoke License
PDO Financial, LLC	7554	Consumer Finance	2-12-10	Notice of Opportunity to Show Compliance	MCL 445.1652 Misconduct of Business	Consent Order	6-29-10	\$9,500 Civil Penalty
Pellow Mortgage Company, LLC	5676	Consumer Finance	3-8-10	Notice of Intent to Revoke	MCL 445.1652 Misconduct of Business MCL 445.1671 Failure to maintain books	Final Order to Revoke	5-13-10	Revoke License \$7,500 Civil Penalty

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Poink, Scott D.	7562	Securities	4-8-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	5-18-10	Final Cease & Desist Order
Premiere Mortgage Group, LLC	7603	Consumer Finance	3-24-10	Proposed Consent Order	MCL 445.1652 Misconduct of Business MCL 445.1671 Failure to maintain books	Consent Order	5-3-10	\$500 Civil Penalty
Presidential Life Insurance Company	6673	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to file Report	Consent Order	5-5-10	\$1,000 Civil Penalty
Price, Anita	5503	Consumer Finance	7-17-09	Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	5-12-10	Final Order of Prohibition
Rice, William E.	7562	Securities	4-8-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	5-18-10	Final Cease & Desist Order

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Sagicor Life Insurance Company	6684	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to file Report	Consent Order	5-17-10	\$1,000 Civil Penalty
Security Union Title Insurance Company	6516	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-28-10	\$1,000 Civil Penalty
Security Union Title Insurance Company	6894	Insurance	5-28-10	Notice of Opportunity to Show Compliance	R 500.2212 Failure to file Report	Consent Order	5-28-10	\$1,000 Civil Penalty
Select Financial Group	7562	Securities	8-8-08	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	5-18-10	Final Order to Cease & Desist
Stark, David	7307	Consumer Finance	4-26-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	4-27-10	Final Order of Prohibition

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Swider, Eric First Financial Network, Inc.	7489	Insurance	11-23-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Final Decision	4-9-10	Revoke License
Szykula, Joseph M.	7086	Insurance	3-10-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Consent Order	6-16-10	\$5,000 Civil Penalty
Taylor, Jamie L	5258	Insurance	11-19-07	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	4-29-10	Revoke License
Temple, Eddie Financial Protectors, Inc.	7539	Insurance	10-15-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	4-15-10	Revoke License \$7,500 Civil Penalty
The Coin Connection	7608	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-3-10	\$1,500 Civil Penalty

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The Credit Driven Corporation	7597	Securities	3-4-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	5-7-10	Final Order to Cease & Desist
Thimm, Jack	5496	Insurance	8-26-08	Notice of Hearing	MCL 500.249(a) Failure to Respond	Final Decision	4-14-10	Revoke License
Thornapple Mortgage Co., LLC	7069	Consumer Finance	3-8-10	Notice of Intent to Revoke	MCL 445.1671 Failure to maintain books MCL 445.1672 Misconduct of Business	Final Order	4-19-10	Revoke License \$2,000 Civil Penalty
Ticor Title Insurance Company	6517	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-28-10	\$1,000 Civil Penalty
Ticor Title Insurance Company	6895	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-28-10	\$1,000 Civil Penalty

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Ticor Title Insurance Company	6361	Insurance	8-7-08	Notice of Opportunity to Show Compliance	R 500.2202 Failure to File Forms	Consent Order	5-28-10	\$1,000 Civil Penalty
Ticor Title Insurance Company	6896	Insurance	8-8-08	Notice of Opportunity to Show Compliance	R 500.2212 Failure to File Report	Consent Order	5-28-10	\$1,000 Civil Penalty
Tosto, Len Tyrone Holdings Group, Inc.	7597	Securities	3-4-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	5-7-10	Final Order to Cease & Desist
UBS Securities LLC	7770	Securities	5-19-10	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	5-19-10	\$2,004,446.99 to the State of Michigan General Fund \$227,716.34 to the Michigan Investor Protection Fund
Value Point Financial ,LLC	7604	Consumer Finance	3-24-10	Proposed Consent Order	MCL 445.1671 Failure to maintain books	Consent Order	4-9-10	\$1,000 Civil Penalty

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Washington, Willie L.	7648	Consumer Finance	3-31-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	4-15-10	Final Order of Prohibition
We Are Finance Corporation	5805	Consumer Finance	6-22-09	Proposed Consent Order	MCL 445.1671 Failure to maintain books	Consent Order	6-14-10	Revoke License
World Wide Payday Advance Inc.	7578	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	5-20-10	\$1,000 Civil Penalty
Youhanna, Benjamin G.	7502	Insurance	12-28-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	5-5-10	\$500 Civil Penalty